







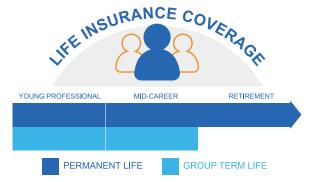
Life Insurance With Long-Term Care (LTC) is Two Benefits in One Policy!

Permanent life insurance:

- Permanent coverage
- Builds cash value
- Can be used to pay final expenses
- Helps protect your financial legacy

Long-term care:

- Relieves your family from becoming full-time caregivers
- · Cash benefits for home and/or residential care
- Maintain control and decide where and from whom you receive care



You can keep permanent life insurance for your entire life.

Protect What Matters Most: A New Benefit to Protect Your Family, Future and Finances

Workday is introducing a new life insurance benefit with LTC coverage. LTC supports you in the event you or a family member needs help with basic life activities, like bathing or dressing, either at home or in a facility.



Permanent coverage:

Rates vary depending on your age when you enroll. If you change jobs or leave Workday for any reason, your rates will not change, and coverage remains active provided you continue to pay the required premiums.



Save money!

You will receive discounted monthly premiums.



Guaranteed approval when first eligible:

Newly hired or newly eligible Workmates have 60 calendar days to enroll in up to \$200,000 of life insurance and \$400,000 of LTC coverage without completing a medical questionnaire.



Available to family:

Spouses, partners, children and grandchildren are eligible and have access to the same discounted premiums.

CONTACT US

Email: LTCHelp@agis.com

Call: 877-485-2318

Monday-Thursday: 9:00 a.m. to 6:00 p.m. Friday: 9:00 a.m. to 4:00 p.m. Central Time



Learn more at https://workdayltc.caregivingexchange.com

Explore plan options, register for a webinar, watch a recorded presentation, view rates, and apply online.







Enrolling Now Could Save You Additional Taxes Later!

Did you know?

72% of long-term care is publicly funded.* To address this significant budgetary burden, many states are considering implementing new programs which may include new payroll taxes, tax credits and incentives, or rate change regulation.

Outside of WA state, should any of the programs currently being evaluated become law, securing this coverage may help you obtain an exemption from payroll taxes or obtaining tax credits or deductions based on whatever comes to fruition, if anything, in any state.

*Congressional Research Service, Who Pays for Long-Term Services and Supports? June 2022

The following states are currently considering some sort of program to address the LTC crisis*



Attention, California Workmates!

In 2019, the California Legislature created a task force to design a statewide LTC program. One of the task force's recommendations was the potential implementation of a new payroll tax. Depending on the legislature's decision on any LTC bill, it's possible that individuals in California with private LTC coverage in place prior to any legislation enacted could be exempt, in part or in full, from being subject to an additional payroll tax. Should any of the programs currently being evaluated become law, securing this coverage now may help you obtain an exemption from payroll taxes, or obtaining tax credits or deductions based on whatever may come to fruition, if anything, in California.



Know the facts:

- 70% of people age 65+ will need LTC in the future.
- One-third of all LTC costs are paid from personal savings and investments.
- Many people risk losing their life savings within a year or two of needing LTC.



Consider the cost:

LTC is not paid for by disability or health insurance.

Home Health Care: \$75,504

Adult Day Health Care: \$24,700

Assisted Living: \$64,200

• Nursing Home: \$116,800

Genworth 2023 Cost of Care, genworth.com/costofcare



What makes this plan unique?

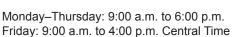
Most employer-sponsored life insurance plans don't stay with you if you leave your job, but this one does. This policy builds cash value over time, keeps rates the same as you get older, and includes LTC coverage.*

*As long as you pay your premiums on time, your life insurance rates are guaranteed (even as you get older). LTC coverage is an additional benefit with premiums that may be subject to change.

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